

Gillman & Gillman, LLC
770 Amboy Avenue
Edison, New Jersey 08837
Phone (732) 661-1664
Attorney for Debtors
By: Justin M. Gillman, Esq.



Order Filed on April 2, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In re:

Brent Morris
Kathleen Morris

Debtor(s).

Chapter: 13

Case No.: 17-30370-MBK

Hearing Date: April 10, 2018

Judge: Hon. Michael B. Kaplan, U.S.B.J.

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF
BANK OF AMERICA, N.A.**

The relief set forth on the following pages, numbers two (2) through three (3) is hereby
ORDERED.

DATED: April 2, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF
BANK OF AMERICA, N.A.

This matter having been brought before the Court by Justin Gillman, Esq., Gillman and Gillman, LLC, attorneys for the Debtors, Brent Morris and Kathleen Morris, upon the filing of a Chapter 13 Plan, and Bank of America, N.A., secured creditor, who holds the mortgage on the Debtors' residence located at 1066 Kearney Dr., North Brunswick, NJ 08902, by and through its attorneys, Shapiro & DeNardo, LLC, having filed an Objection to Confirmation of said Chapter 13 Plan; the parties having subsequently resolved the Objection; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS HEREBY ORDERED as follows:

1. That Bank of America, N.A. has filed a secured Proof of Claim indicating pre-petition mortgage arrears totaling \$218,520.64 (Claim No. 4-1).
2. That the Trustee is authorized to pay up to \$4,600.00 on the secured arrearage claim of Bank of America in the amount of \$218,520.64 (Claim No. 4-1), so Debtor can apply and potentially complete a Loan Modification. Should the Debtor qualify for a Loan Modification, the Loan Modification must be approved no later than June 30, 2018.
3. If a Loan Modification is approved, Bank of America, N.A., shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
4. If the Loan Modification is not approved by June 30, 2018, (or other date extended by Court Order), the Debtor shall do one of the following:
 - a. File a Modified Plan to cure the entire arrearage of Bank of America; or
 - b. File a Modified Plan to surrender the property subject to said claim; or

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF
BANK OF AMERICA, N.A.

- c. File a Notice to Convert to Chapter 7; or
- d. File a Notice to dismiss the Chapter 13 case.

5. While pursuing loss mitigation, the Debtor shall make regular post-petition payments to the secured creditor. The Debtor further acknowledges that the monthly post-petition payment amount is subject to change in accordance with the terms of the Note and Mortgage.

6. This Consent Order shall be incorporated in and become part of any Order confirming the Plan in the hearing matter.

We hereby consent to the form, substance and entry of the within order:

/s/ Justin M. Gillman
Justin M. Gillman, Esq.
Gillman & Gillman, LLC
Attorney for Debtors

Dated: 3/27/2018

/s/ Charles G. Wohlrab
Charles G. Wohlrab, Esq.
Shapiro & DeNardo, LLC
Attorneys for Bank of America, N.A.

Dated: 3/20/2018

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Brent R Morris
Kathleen E Morris
Debtors

Case No. 17-30370-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db/jdb +Brent R Morris, Kathleen E Morris, 1066 Kearney Drive, North Brunswick, NJ 08902-3229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor BANK OF AMERICA, N.A. cwohlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Brent R Morris abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Joint Debtor Kathleen E Morris abgillman@optonline.net,
r47252@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7